

## REMARKS

Claims 1-3 and 5-25 are pending the application. Claims 1, 18, and 22 have been amended. Claims 17, 21, and 25 have been canceled without prejudice. No new matter has been added by the amendments, support for which is found on page 5 of the application as filed. No claims have been allowed.

### *Rejections under 35 U.S.C. § 112*

Claims 17, 21 and 25 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. Claims 17, 21, and 25 have been canceled herein without prejudice. Withdrawal of the rejection is respectfully requested.

### *Rejections under 35 U.S.C. § 101*

Claims 1, 18 and 22 were rejected under 35 U.S.C. § 101 as being directed toward non-statutory subject matter. Claims 1, 18 and 22 have been amended to make clearer that these claims are directed to statutory subject matter. Withdrawal of the rejection is respectfully requested.

### *Rejections under 35 U.S.C. § 103*

A. Claims 1, 2, 5, 10, 12-15, 17, 22 and 25 were rejected as being unpatentable over Bailey U.S. Patent No. 5,227,967. Applicants respectfully submit that the claims as amended would not have been obvious in view of Bailey. Bailey teaches a security data instrument data system without property that avoids “property inapplicable nulls”. Bailey teaches essentially a classification system and storage table for data. It is a system and method for storage and retrieval of investment data in a computer system that separates the data into many small files. (Abstract). Bailey is directed to a system that implicates manual entry of data into a contained database (see Figure 11 and column 4, lines 49-68; e.g. “In practice, the program will simply ask the operator to enter particular data and it will be stored automatically in the appropriate tables once they have been established.”). This is in contrast to the claimed invention, which includes a networked system that automatically retrieves and receives data from multiple financial institutions

and normalizes the data across financial institutions and accounts. For these reasons, Applicants respectfully submit that the invention of claims 1, 2, 5, 10, 12-15, 17, 22 and 25 would not have been obvious in view of the cited reference.

B. Claims 3, 6-9, 16, and 18-21 were rejected as being unpatentable over Bailey in view of Gilbert et al., (U.S. Patent Pub. No. 2002/0184170 A1, hereinafter “Gilbert”). Applicants respectfully submit that the invention of the amended claims would not have been obvious in view of the cited art. Gilbert is cited for use of a computer system and teaching financial institutions. However, Gilbert is limited to a system that pulls data from “client sites” and standardizes it according to predetermined requirements. For example, Figure 1 shows the system which is specific to an enterprise for aggregating data from different sites associates with the enterprise. The standardization is specific to the enterprise, and the data is of many different types, not just financial data. In contrast, the claimed invention defines a plurality of asset identifiers, wherein an asset identifier is at least one character that is uniquely associated with a financial data element, such that retrieved financial data is normalized across the plurality of financial institutions, and across multiple accounts. The present invention receives data from multiple financial institutions and multiple accounts and harmonizes the existing financial identifiers, rather than, as in Gilbert, creating a standard database made up of random information of many types. Therefore, the combination of references does not result in the invention of claims 3, 6-9, 16, and 18-21. The invention would not have been obvious in view of Bailey and Gilbert. Withdrawal of the rejection is respectfully requested.

C. Claim 11 was rejected as being unpatentable over Bailey in view of Suresh (U.S. Patent Pub. No.2004/0078355 A1, hereinafter “Suresh”).

Applicants respectfully submit that Suresh does not make up the stated deficiencies of other cited art, including Bailey. As claim 11 includes further limitations on its base claim, Applicants respectfully submit that claim 11 would not have been

obvious to one of ordinary skill in the art in view of the cited references.

D. Claims 23-24 were rejected as being unpatentable over Bailey in view of Schreiber (U.S. Patent Pub. No.2002/0147727 A1, hereinafter “Schreiber”). Applicants respectfully submit that dependent claims 23 and 24 would not have been obvious in view of the cited references. Applicants respectfully refer to the remarks concerning independent claim 22. The dependent claims 23 and 24 include yet further limitations on allowable claim 22. For the reasons discussed above, Applicants respectfully submit that claims 23 and 24 would not have been obvious to one of ordinary skill in view of the prior art.

**CONCLUSION**

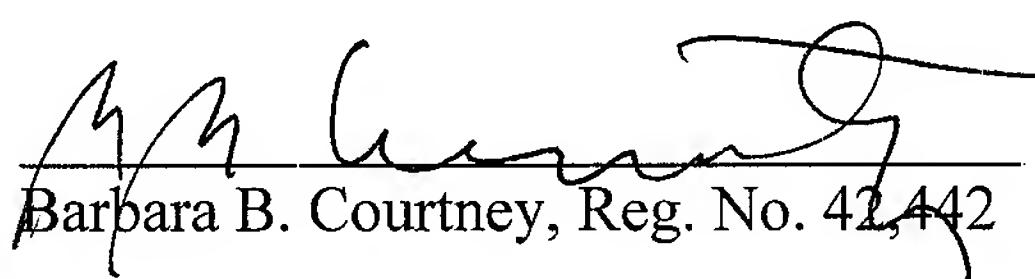
In view of the foregoing amendments and remarks, Applicants respectfully submit that the claims are in condition for allowance. If the Examiner would like to speak to the undersigned representative to expedite allowance of the application, the Examiner is encouraged to do so.

**AUTHORIZATION TO CHARGE AND CREDIT DEPOSIT ACCOUNT**

Please charge deposit account 503616 for any fee payment deficiencies in this application. Please credit deposit account 503616 for any fee overpayment in this application

Respectfully submitted,  
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Date: April 15, 2010



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